

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Alexandria Division

In re: Christopher Leitch,)	
)	Case No: 21-11601-KHK
)	
Debtor.)	Chapter 13
_____)	

MOTION TO APPROVE PROPOSED LOAN MODIFICATION AGREEMENT
ON 14068 RANDOLPH COURT, WOODBRIDGE, VA 22193

Christopher Leitch, the debtor in the above-captioned case (the “Debtor”), by counsel, moves this Court to approve a loan modification agreement (“Loan Modification”) with Nationstar Mortgage, LLC d/b/a Mr. Cooper (“Mr. Cooper”) pursuant to Local Bankruptcy Rule 6004-4. In support thereof, the Debtor states:

1. This Court has jurisdiction over this Motion pursuant to 28 U.S.C. § 157 and 1334.
2. Venue lies properly in this Court pursuant to 28 U.S.C. §§ 1408 and 1409. This matter is a core proceeding pursuant to 28 U.S.C. § 157.
3. The relief sought with this Motion is premised on section 363 of the Bankruptcy Code.
4. The Debtor filed a petition for relief pursuant to chapter 13 of the Bankruptcy Code on September 18, 2021 [doc. 1].

5. On the date of the filing to the present, the Debtor owns the property at 14068

Randolph Court, Woodbridge, VA 22193 (the "Property"). Property is legally

defined as:

Lot 766, Section 9-I, DALE CITY, as the same appears duly dedicated, platted and recorded in Deed Book 1010, at Page 135, among the Land Records of Prince William County, Virginia.

6. Mr. Cooper holds a first deed of trust on the Property with a principal balance of

\$244,111.87 as of February 1, 2022.

7. An amended Chapter 13 Plan and Related Motions (the "Plan") was filed on

December 9, 2021 [doc. 51], and the Plan has not yet confirmed.

8. The Loan Modification Agreement (attached as Exhibit A) is dated January 11,

2022.

9. The Summary of the Proposed Loan Modification is attached as Exhibit B.

10. The Loan Modification is in the best interest of the Debtor's creditors and the

reorganization of the Debtor's financial affairs and estate.

CHRISTOPHER LEITCH
BY COUNSEL

/s/ Martin C. Conway

Martin C. Conway (VSB No. 34334)

Conway Law Group, PC

12934 Harbor Dr, Suite 107

Woodbridge, VA 22192

855-848-3011

571-285-3334 (facsimile)

Counsel for Debtor

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing was sent via electronic mail and/or first class mail, postage prepaid and filed electronically via CM/ECF on February 2, 2022 to all parties listed on the mailing matrix in this matter and the following parties:

Christopher Leitch
4655 Whitaker Place
Woodbridge, VA 22193
Debtor

Nationstar Mortgage LLC d/b/a Mr. Cooper
P.O. Box 619096
Dallas, TX 75261-9741
Creditor

Thomas P. Gorman, Trustee
300 N. Washington St. Ste. 400
Alexandria, VA 22314
Chapter 13 Trustee

Mary F. Balthasar
LOGS Legal Group, LLP
10021 Balls Ford Road, Suite 200
Manassas, VA 20109
Attorney for Creditor

/s/ Martin C. Conway
Martin C. Conway

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Alexandria Division**

In re: Christopher Leitch,)	
)	Case No: 21-11601-KHK
)	
Debtor.)	Chapter 13
)	
)	

**ORDER APPROVING LOAN MODIFICATION AGREEMENT ON
14068 RANDOLPH COURT, WOODBRIDGE, VA 22193**

THIS MATTER COMES before the Court on the Motion of Christopher Leitch, the debtor in the above-captioned case ("Debtor"), who appearing by counsel moved this Court to approve a loan modification agreement ("Loan Modification") with Nationstar Mortgage, LLC d/b/a Mr. Cooper ("Mr. Cooper"); having reviewed the motion, the Court grants the Motion:

Having reviewed the fully executed loan modification from Mr. Cooper, the Court is satisfied with the terms of the loan modification, finding that such modification is in the best interests of the Debtor and creditors, wherefore, for good cause shown, it is hereby

ORDERED:

1. That at present, the Debtor owns the property at 14068 Randolph Court, Woodbridge, VA 22193 (the "Property"). Legally described as:

Lot 766, Section 9-I, DALE CITY, as the same appears duly dedicated, platted and recorded in Deed Book 1010, at Page 135, among the Land Records of Prince William County, Virginia.

2. That Mr. Cooper holds a first deed of trust on the Property with a principal balance of \$244,111.87 as of February 1, 2022.

3. That the Debtor received a loan modification agreement dated January 11, 2022, attached as Exhibit A to the Motion.

5. That the Debtor is hereby given permission and authority to enter into the loan modification with Mr. Cooper having the following terms:

- a. The interest rate will remain the same at 4.875%.
- b. The total monthly payment decreases from \$1,500.31 to \$1,156.96.
- c. The principal balance decreases from \$246,088.10 to \$244,111.87.
- d. The modified loan includes the arrearage of \$19,017.45 reflected in Mr. Cooper's Proof of Claim #5.

6. That the Chapter 13 Trustee shall be excused from paying Mr. Cooper's Proof of Claim #5.

7. That the Debtor will make the payments outside of their Chapter 13 Plan.

Alexandria, Virginia

Dated: _____

Hon. Klinette H. Kindred
United States Bankruptcy Judge

END OF ORDER

I ASK FOR THIS:

/s/ Martin C. Conway

Martin C. Conway, VSB No. 34334
Conway Law Group, PC
12934 Harbor Drive, Suite 107
Woodbridge, VA 22192
(855) 848-3011
(571) 285-3334 (facsimile)
martin@conwaylegal.com
Counsel for Debtor

SEEN AND NO OBJECTION:

Thomas P. Gorman
300 N. Washington St, Ste 400
Alexandria, VA 22314
Chapter 13 Trustee

LOCAL BANKRUPTCY RULE 9022-1(C) ENDORSEMENT, CERTIFICATION

I hereby certify that a copy of the foregoing was served on all necessary parties on February 2, 2022 by first class postal mail as indicated below:

Christopher Leitch
4655 Whitaker Place
Woodbridge, VA 22193
Debtor

Nationstar Mortgage LLC d/b/a Mr. Cooper
P.O. Box 619096
Dallas, TX 75261-9741
Creditor

Thomas P. Gorman, Trustee
300 N. Washington St. Ste. 400
Alexandria, VA 22314
Chapter 13 Trustee

Mary F. Balthasar
LOGS Legal Group, LLP
10021 Balls Ford Road, Suite 200
Manassas, VA 20109
Attorney for Creditor

/s/ Martin C. Conway
Martin C. Conway

LOCAL BANKRUPTCY RULE 9022-1(B) SERVICE LIST

Would the Clerk please distribute notice of entry of this order to the following:

Christopher Leitch
4655 Whitaker Place
Woodbridge, VA 22193
Debtor

Thomas P. Gorman, Trustee
300 N. Washington St. Ste. 400
Alexandria, VA 22314
Chapter 13 Trustee